

Health Insurance Status of Fall River/New Bedford Residents

This monograph and the accompanying appendix report findings on Fall River/New Bedford residents from the Division of Health Care Finance and Policy's 2002 Health Insurance Status of Massachusetts Residents Survey. Differences in health insurance status of Fall River/New Bedford residents relative to the statewide population, and changes since 2000 are highlighted. The over-sample of Fall River/New Bedford residents was conducted from March to October 2002. Data were collected on 419 households and 1,078 residents. The sampling method and survey design replicated the statewide survey, using a computer generated random list of telephone numbers by specific area code and exchange combinations in Fall River/New Bedford (which were then verified). Survey responses were weighted to reflect Fall River/New Bedford population estimates.¹

Source of Insurance. While showing a nearly 17% decline from 2000, the majority of insured non-elderly Fall River/New Bedford (FR/NB) residents (62.4%) continued to receive health insurance coverage through their employer in 2002. At the same time, Medicaid coverage for insured non-elderly FR/NB residents increased by 64% to 34.7% in 2002 from 21.1% in 2000.

Age. Although the uninsured rate statewide increased nearly 14% to 6.7% in 2002 from 5.9% in 2000, the FR/NB uninsured rate for all ages decreased nearly 14% to 8% in 2002 from 9.2% in 2000. This trend varied by age group. For example, the uninsured rate for children in FR/NB dropped significantly to 2.1% in 2002 from 5% in 2000. In contrast, the uninsured rate for children statewide remained stable at around 3%. FR/NB young adults ages 19 to 39 were also less likely to be uninsured in 2002 than in 2000 (17.3% versus 18.9%). However, FR/NB young adults were still more likely to be uninsured in 2002 than young adults statewide (17.3% versus 12.1%). Consistent with statewide trends, FR/NB adults ages 40-64 were more likely to be uninsured in 2002 than in 2000 (7.3% versus 6.3%). Statewide rates for this age group increased by nearly 35% to 6.6% in 2002 from 4.9% in 2000 (see Figure 1).

Income.² Fewer uninsured FR/NB residents³ were likely to live in households earning less than 200% of the federal poverty level (FPL) in 2002 than in 2000 (25% versus 66%). FR/NB residents who lived in households earning less than 200% of the FPL were less likely to

be uninsured in 2002 than in 2000 (9.3% versus 16.4%). In contrast, the statewide rate remained constant (13.5% in 2002 versus 13.3% in 2000). FR/NB residents who lived in households earning 200% or more of the FPL were more likely to be uninsured in 2002 than

Figure 1
Non-Elderly Uninsured in Fall River/New Bedford and Massachusetts within Age Group

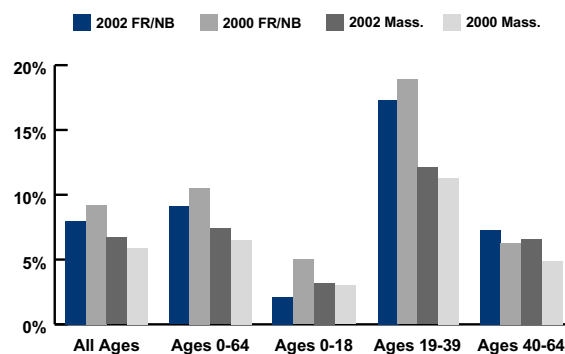
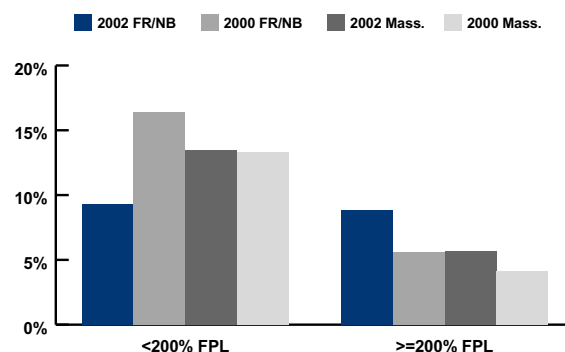


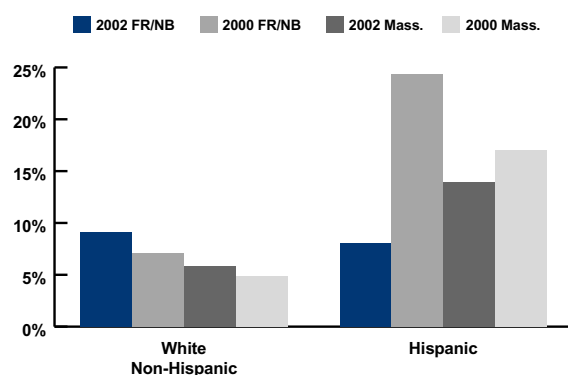
Figure 2
Non-Elderly Uninsured in Fall River/New Bedford and Massachusetts within Income Category



in 2000 (12.5% versus 6.6%). The statewide rate for this group also increased to 5.7% in 2002 from 4.1% in 2000 (see Figure 2).

Race/Ethnicity. White FR/NB residents were more likely to be uninsured in 2002 than in 2000 (9.1% versus 7.1%). This was consistent with the statewide trend. Also, in FR/NB and statewide, Hispanics were less likely to be uninsured in 2002 than they were in 2000. However, this change was even more evident in FR/NB, where the likelihood of Hispanic residents being uninsured declined nearly 67% to 12.3% in 2002 from 17.5% in 2000. This marked change meant that in 2002, the Hispanic uninsured rate in FR/NB was 42% lower than the uninsured rate for Hispanics statewide (see Figure 3).

Figure 3
Non-Elderly Uninsured in Fall River/New Bedford
within Racial/Ethnic Category

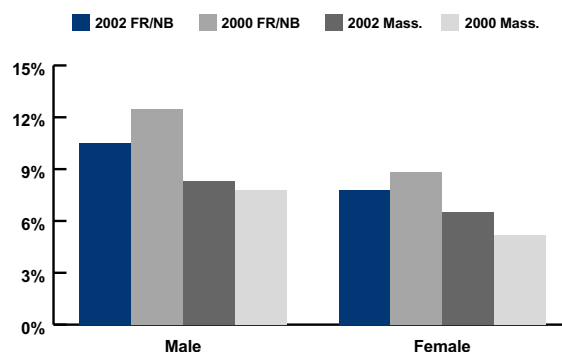


Gender, Marital Status and Education. More men than women in FR/NB were uninsured in 2002. FR/NB men were less likely to be uninsured in 2002 than in 2000 (10.5% versus 12.5%), as were FR/NB women (7.8% versus 8.8%). Even with these declines, FR/NB men and women were more likely to be uninsured in 2002 (10.5% and 7.8%) than men and women statewide (8.3% and 6.5%) (see Figure 4).

FR/NB uninsured adults were more likely to have never married (47%) than FR/NB insured adults (32%) in 2002. However, FR/NB adults who had never married were also less likely to be uninsured in 2002 (18%) than in 2000 (26%). The greatest change was for adults who were widowed, divorced or separated. This group of adults was 60% more likely to be uninsured in 2002 (17.6%) than in 2000 (11%). Married FR/NB adults were also more likely to be uninsured in 2002 (7.8%) than in 2000 (6.6%).

Most uninsured adults in FR/NB had a high school diploma or some college education (73%). In addition, fewer FR/NB adults with less than a high school education were uninsured in 2002 (11.7%) than in 2000 (16.7%). Statewide, adults with less than a high school

Figure 4
Non-Elderly Adults in Fall River/New Bedford
by Insurance Status and Physician Office Utilization



education were more likely to be uninsured in 2002 (28.5%) than in 2000 (21.4%). In 2002, adults with a college degree were nearly twice as likely to be uninsured in FR/NB than college educated adults statewide (9% versus 4.6%).

Employment. While most FR/NB uninsured adults were employed in 2002, they were less likely to be employed than they were in 2000 (73.5% versus 78.9%). Both in FR/NB and statewide, insured adults were less likely to be working in 2002 than in 2000. In FR/NB, 24.4% of the insured were unemployed in 2002 compared with 21.7% in 2000.

In 2002, working uninsured adults in FR/NB and statewide were more than twice as likely as working insured adults to have worked for the same employer for less than one year. In FR/NB, more than one third of working uninsured adults, in contrast to less than one fifth of working insured adults reported that they worked for the same employer for less than one year in 2002 (38.5% versus 17.5%). The proportion of FR/NB uninsured who worked one to five years for the same employer increased to 49.5% in 2002 from 43.1% in 2000. Also in 2002, FR/NB uninsured adults were far less likely than FR/NB insured adults to have worked for the same employer for more than five years (12.1% versus 45.7%).

Interestingly, the FR/NB uninsured were much less likely to work part-time⁴ in 2002 than in 2000 (12.4% versus 25.2%); whereas statewide the uninsured were significantly more likely to work part-time (33.6% versus 18.2%). Much of this shifting occurred for the uninsured who reported working between 20 and 34 hours per week. This group in FR/NB declined to 10% in 2002 from 21.6% in 2000, where statewide this group grew to 31.3% in 2002 from 12.5% in 2000.

Shifting occurred for both insured and uninsured employed adults on the subject of the size of their employer. The proportion of FR/NB working uninsured employed in small firms⁵ increased 18% to 57.3% in 2002 from 48.6% in 2000. This trend contrasted with statewide results where the working uninsured employed in small

firms dropped nearly 23% to 59.4% in 2002 from 76.8% in 2000. The FR/NB working uninsured were more than twice as likely as the FR/NB working insured to have worked in small firms in 2002 (57.3% versus 20%). Working insured in FR/NB and statewide were less likely to have worked in small firms in 2002 than in 2000.

Access and Utilization. In FR/NB and statewide, uninsured adults were much less likely to visit a doctor's office than were insured adults in 2002. Most of the insured adults in FR/NB made one or more office visits (82.3%) compared to less than half of the uninsured adults (42.6%). In addition, FR/NB uninsured adults were less likely to have visited a doctor's office in 2002 than in 2000 (42.6% versus 49.3%). More than half (57.4%) of FR/NB uninsured adults reported that they did not visit a doctor's office in 2002, similar to the statewide percent (54.9%).

Consistent with uninsured adults statewide, more FR/NB uninsured adults reported that they did not visit an emergency room (ER) in 2002 than in 2000 (66.1% versus 51.4%). In fact, FR/NB insured adults in 2002 were slightly more likely to have reported one or more visits to an ER than uninsured adults (37% versus 33.9%).

Statewide, both uninsured and insured adults were more likely to have a chronic illness⁶ in 2002 than in 2000. In FR/NB, results were mixed. Although FR/NB uninsured adults were less likely to have reported a chronic illness in 2002 than in 2000 (21.7% versus 37.5%), FR/NB insured adults were more likely to have reported that they had a chronic illness (42.4% versus 38.4%). Furthermore, larger

disparities between FR/NB uninsured and insured adults were found in the rates of health service utilization to treat chronic illness. For example, half⁷ of FR/NB uninsured adults who reported that they had a chronic illness versus just 7.3% of FR/NB insured adults reporting a chronic illness said that they never visited a doctor for treatment. Also, 62% of these FR/NB uninsured adults compared to 20% of the FR/NB insured adults reported that they did not take a prescription for their illness.

Summary. There were many interesting changes in the distributions and characteristics of the uninsured and insured residents of FR/NB in 2002. Non-elderly residents of FR/NB were more likely to be uninsured than non-elderly residents statewide. However, the uninsured rate for the non-elderly population statewide increased 13.5% from 2000 to 2002, while the FR/NB non-elderly uninsured rate declined by the same amount. More FR/NB residents in households earning above 200% of the FPL were uninsured in 2002 than in 2000. Another shift occurred in the racial/ethnic make-up of the FR/NB uninsured population. FR/NB Hispanics were much less likely to be uninsured in 2002 than in 2000. Most of the uninsured residing in FR/NB were employed, and in contrast to other areas of Massachusetts, most of these FR/NB uninsured residents worked full-time. Highlighting differences among specific uninsured populations can help guide more targeted outreach and education strategies to help uninsured residents learn about potential health coverage options.

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1. Anthony M. Roman, "Survey of Insurance Status 2002 Methodological Report," Center for Survey Research, University of Massachusetts, March 2003.
 2. In 2002, there were changes from 2000 in the survey questions on income earned by a household. These changes may affect comparability between the two years.
 3. From this point on, the data described in this monograph are based on the non-elderly non-institutionalized population (excluding adults ages 65 and over).
 4. Part-time means 34 hours per week or less.
 5. Small firms are those with fewer than 50 employees.
 6. For the purposes of the survey, a chronic illness is a chronic medical condition lasting three months or more.
 7. A relatively small sample responded that they had a chronic illness, and fewer still reported that they utilized services for their chronic conditions. Therefore, standard errors are relatively large for these estimates.

Appendix

Table 1: 2002 Non-Elderly Demographic Distribution, Ages 0-64

Table 2: Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

Table 3: Non-Elderly Uninsured Rates, Ages 0-64

Table 4: Distribution of Uninsured and Insured Workers in 2002, Ages 19-64

Table 5: Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64

Table 1

2002 Non-Elderly Demographic Distribution, Ages 0-64

	FR/NB Population	FR/NB Insured	FR/NB Uninsured	Southeast Mass. Uninsured	Massachusetts Uninsured
Age					
0-18	35.7%	38.5%	8.1%	13.4%	13.0%
19-39	36.4%	33.1%	69.4%	52.4%	54.7%
40-64	27.9%	28.4%	22.5%	34.2%	32.4%
Gender					
Male	46.3%	45.5%	53.8%	56.4%	55.0%
Female	53.7%	54.5%	46.3%	43.6%	45.0%
Race/Ethnicity					
White, Non-Hispanic	74.0%	73.8%	75.2%	74.4%	69.0%
Black, Non-Hispanic	3.5%	3.6%	*	*	6.2%
Asian, Non-Hispanic	1.4%	1.0%	*	*	3.8%
Other/Multiple	9.4%	9.7%	6.0%	6.8%	5.3%
Hispanic	11.7%	11.9%	10.5%	16.5%	15.8%
Income					
< 200% FPL	23.7%	23.6%	24.5%	20.0%	29.8%
>= 200% FPL	76.4%	76.4%	75.5%	80.0%	70.2%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 2

Distribution of Uninsured and Insured Non-Elderly Adults in 2002, Ages 19-64

	FR/NB Population	FR/NB Insured	FR/NB Uninsured	Southeast Mass. Uninsured	Massachusetts Uninsured
Age					
19-24	14.5%	13.5%	21.1%	24.8%	26.5%
25-44	53.3%	52.3%	59.9%	47.3%	47.6%
45-64	32.3%	34.3%	19.1%	27.9%	26.0%
Employment Status					
Working	75.3%	75.6%	73.5%	79.1%	73.2%
Not Working	24.7%	24.4%	26.5%	20.9%	26.8%
Education					
Less than high school	16.7%	16.9%	15.2%	21.7%	16.5%
High school grad and some college	66.5%	65.5%	73.1%	51.2%	61.6%
College grad and post graduate	16.8%	17.6%	11.7%	27.1%	21.9%
Marital Status					
Married	48.8%	51.7%	29.3%	31.8%	26.8%
Never married	33.6%	31.6%	46.9%	53.5%	52.5%
Divorce, single, widow	17.6%	16.7%	23.8%	14.7%	20.7%
Income					
< 200% FPL	17.3%	16.4%	23.2%	17.3%	26.7%
>= 200% FPL	82.8%	83.6%	76.8%	82.7%	73.3%
Race/Ethnicity					
White, Non-Hispanic	79.2%	80.1%	73.0%	71.2%	67.2%
Black, Non-Hispanic	3.3%	3.4%	2.5%	*	5.7%
Asian, Non-Hispanic	1.5%	0.8%	6.6%	*	4.3%
Other/Multiple	7.6%	7.7%	6.6%	7.6%	5.9%
Hispanic	8.4%	8.0%	11.5%	18.6%	16.9%
Language Spoken at Home					
English	85.9%	86.3%	83.1%	82.1%	75.4%
Portuguese	6.5%	6.5%	*	9.4%	10.4%
Other	7.6%	7.2%	10.2%	8.5%	14.2%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 3
Non-Elderly Uninsured Rates, Ages 0-64

	FR/NB 2002	FR/NB 2000	Southeast Mass. 2002	Southeast Mass. 2000	Mass. 2002	Mass. 2000
Age						
0-18	2.1%	5.0%	2.8%	4.1%	3.2%	3.0%
19-24	18.9%	23.5%	17.6%	23.1%	20.4%	17.0%
25-44	14.6%	14.6%	8.7%	12.6%	8.8%	8.5%
45-64	7.7%	5.9%	6.1%	3.5%	6.3%	4.5%
Gender						
Male	10.5%	12.5%	7.8%	10.1%	8.3%	7.8%
Female	7.8%	8.8%	5.9%	6.6%	6.5%	5.2%
Race/Ethnicity						
White, Non-Hispanic	9.1%	7.1%	6.0%	6.5%	5.8%	4.9%
Black, Non-Hispanic	*	*	*	*	9.0%	10.9%
Asian, Non-Hispanic	*	*	*	*	13.9%	17.0%
Other/Multiple	5.8%	7.6%	9.6%	*	7.4%	2.3%
Hispanic	8.1%	24.4%	18.6%	23.1%	8.8%	8.1%
Income						
< 200% FPL	9.3%	16.4%	9.3%	18.6%	13.5%	13.3%
>= 200% FPL	8.8%	5.6%	7.5%	5.0%	5.7%	4.1%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 4
Distribution of Uninsured and Insured Workers in 2002, Ages 19-64

	FR/NB Uninsured	Southeast Mass. Uninsured	Mass. Uninsured	FR/NB Insured	Southeast Mass. Insured	Mass. Insured
Employment Status						
Working	73.5%	79.1%	73.2%	75.6%	81.4%	79.4%
Not working	26.5%	20.9%	26.8%	24.4%	18.6%	20.6%
Type of Employment						
Employer	78.5%	68.8%	72.2%	89.2%	84.9%	86.7%
Self-employed	12.9%	22.9%	23.8%	6.2%	9.1%	8.0%
Working for both	*	8.3%	4.0%	4.7%	6.1%	5.3%
Duration of Employment						
< 1 year	38.5%	35.4%	42.0%	17.5%	10.1%	11.6%
1-5 years	49.5%	29.2%	35.9%	36.8%	32.6%	35.5%
> 5 years	12.1%	35.4%	22.1%	45.7%	57.3%	52.9%
Hours Worked						
< 20 hours	*	*	2.3%	4.9%	1.9%	2.1%
20-34 hours	10.1%	25.0%	31.3%	7.8%	8.8%	8.7%
35 or more hours	87.6%	75.0%	66.4%	87.3%	89.4%	89.2%
Firm Size						
Small (< 50)	57.3%	52.0%	59.4%	19.9%	25.7%	21.1%
Large (50 or more)	42.7%	48.0%	40.7%	80.1%	74.3%	78.9%
Income of those Working						
< 200% FPL	20.8%	16.1%	23.0%	13.0%	11.7%	8.3%
>= 200% FPL	79.2%	83.9%	77.0%	87.0%	88.3%	91.7%
Does your employer offer insurance?						
Yes	44.1%	46.2%	40.0%			
Could you be covered if your employer offers insurance?						
Yes	82.9%	59.5%	57.0%			

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.

Table 5

Distribution of Uninsured and Insured Access to Care in 2002, Ages 19-64

	FR/NB Uninsured	Southeast Mass. Uninsured	Mass. Uninsured	FR/NB Insured	Southeast Mass. Insured	Mass. Insured
Received Needed Care						
Yes	51.6%	65.3%	58.7%	62.1%	72.2%	72.7%
Physician Office Visits						
None	57.4%	37.3%	54.9%	17.6%	15.5%	15.5%
One or more	42.6%	62.7%	45.1%	82.4%	84.5%	84.5%
ER Visits						
None	66.1%	64.7%	75.3%	63.0%	71.6%	73.0%
One or more	33.9%	35.3%	24.7%	37.0%	28.4%	27.0%
Dental Visits						
None	67.0%	39.2%	55.5%	26.3%	17.5%	17.0%
One or more	33.0%	60.8%	44.5%	80.2%	82.5%	83.0%
Utilization if Reported Chronic Illness						
Have a Chronic Illness	21.7%	29.3%	26.5%	42.4%	37.7%	35.5%
No Physician Visits	50.0%	14.7%	42.5%	7.6%	6.2%	7.0%
No Prescriptions	62.5%	47.1%	48.8%	19.6%	22.1%	21.7%

*Sample sizes are too small to report.

Note: All data are from the Massachusetts Survey of Health Insurance Status.